Amendments to the Claims

Please amend the claims as follows:

1. (Previously presented) A computer implemented method for facilitating a

transaction between a subscriber and a vendor through an intermediary, said method

comprising the steps of:

a)

receiving at said intermediary personal information from said subscriber to

establish a user account;

b) storing said personal information for subsequent access;

c) receiving at said intermediary a request from said subscriber to access

said user account, whereupon said subscriber's identity is verified by said intermediary

against said personal information;

d) responsive to successful verification of said subscriber's identity, said

intermediary conducting a transaction with said vendor on behalf of said subscriber

pursuant to said subscriber's instruction, wherein said transaction is conducted utilizing

information about said intermediary and without disclosing said personal information

about said subscriber to said vendor; and

e) notifying said subscriber upon completion of said transaction.

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2. (Original) The method as recited in Claim 1 further comprising the step of

preparing an account activity statement for said subscriber, wherein said account

activity statement includes information about transactions completed through said user

account during a statement period.

3. (Original) The method as recited in Claim 1 further comprising the steps of:

f) receiving at said intermediary an item ordered from said vendor on behalf

of said subscriber pursuant to said subscriber's instruction; and

g) billing said subscriber for services rendered.

4. (Original) The method as recited in Claim 3 further comprising the steps of

notifying said subscriber upon receipt of said item; and holding said item for pick-up by

said subscriber.

5. (Original) The method as recited in Claim 3 further comprising the step of

shipping said item to said subscriber.

6. (Original) The method as recited in Claim 3 further comprising the steps of

receiving at said intermediary a post-delivery request from said subscriber, said post-

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delivery request relating to said item; and handling said post-delivery request on behalf

of said subscriber.

7. (Original) The method as recited in Claim 6 wherein said post-delivery request

is selected from the group consisting of a return request, a repair request, an exchange

request, a warranty submission request, and a rebate request.

8. (Original) The method as recited in Claim 1 further comprising the steps of

maintaining at said intermediary rating information about said vendor; and providing said

rating information to said subscriber.

9. (Original) The method as recited in Claim 1 wherein said intermediary

provides purchase financing to said subscriber in said transaction.

10. (Original) The method as recited in Claim 1 wherein said transaction is

conducted over the Internet.

11. (Previously presented) A computer system comprising a processor coupled

to a bus and a memory unit coupled to said bus, said memory unit having stored therein

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instructions that when executed implement a method for facilitating a transaction

between a subscriber and a vendor through an intermediary, said method comprising

the steps of:

a) receiving at said intermediary a request from said subscriber to access a

user account, whereupon said subscriber's identity is verified by said intermediary

against personal information stored by said intermediary;

b) responsive to successful verification of said subscriber's identity, said

intermediary conducting a transaction with said vendor on behalf of said subscriber

pursuant to said subscriber's instruction, wherein said transaction is conducted utilizing

an account of said intermediary and without disclosing said personal information about

said subscriber to said vendor; and

c) notifying said subscriber upon completion of said transaction.

12. (Original) The computer system as recited in Claim 11 wherein said method

further comprises the step of preparing an account activity statement for said

subscriber, said account activity statement including information about transactions

completed through said user account during a statement period.

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13. (Previously presented) The computer system as recited in Claim 11 wherein

said method further comprises the steps of:

d)

receiving at said intermediary an item ordered from said vendor on behalf

of said subscriber pursuant to said subscriber's instruction; and

e) billing said subscriber for services rendered.

14. (Original) The computer system as recited in Claim 13 wherein said method

further comprises the steps of notifying said subscriber upon receipt of said item; and

holding said item for pick-up by said subscriber.

15. (Original) The computer system as recited in Claim 13 wherein said method

further comprises the step of shipping said item to said subscriber.

16. (Original) The computer system as recited in Claim 13 wherein said method

further comprises the steps of receiving at said intermediary a post-delivery request

from said subscriber, said post-delivery request relating to said item; and handling said

post-delivery request on behalf of said subscriber.

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17. (Original) The computer system as recited in Claim 16 wherein said post-

delivery request is selected from the group consisting of a return request, a repair

request, an exchange request, a warranty submission request, and a rebate request.

18. (Original) The computer system as recited in Claim 11 wherein said method

further comprises the steps of maintaining at said intermediary rating information about

said vendor; and providing said rating information to said subscriber.

19. (Original) The computer system as recited in Claim 11 wherein said

intermediary provides purchase financing to said subscriber in said transaction.

20. (Original) The computer system as recited in Claim 11 wherein said

transaction is conducted over the Internet.

21. (Previously presented) A computer system for facilitating a transaction

between a subscriber and a vendor through an intermediary, said computer system

comprising:

input means for receiving at said intermediary personal information from said

subscriber to establish a user account;

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storage means for storing said personal information for subsequent access;

said input means also for receiving at said intermediary a request from said

subscriber to access said user account, whereupon said subscriber's identity is verified

by said intermediary against said personal information;

means for enabling said intermediary to conduct a transaction with said vendor

on behalf of said subscriber pursuant to said subscriber's instruction responsive to

successful verification of said subscriber's identity, wherein said transaction is

conducted utilizing an account of said intermediary and without disclosing said personal

information about said subscriber to said vendor; and

notification means for notifying said subscriber upon completion of said

transaction.

22. (Original) The computer system as recited in Claim 21 further comprising

means for preparing an account activity statement for said subscriber, wherein said

account activity statement includes information about transactions completed through

said user account during a statement period.

23. (Original) The computer system as recited in Claim 21 wherein said input

means is also for receiving at said intermediary an item ordered from said vendor on

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behalf of said subscriber pursuant to said subscriber's instruction, and wherein said

computer system further comprises means for billing said subscriber for services

rendered.

24. (Original) The computer system as recited in Claim 23 wherein said

notification means is also for notifying said subscriber upon receipt of said item, and

wherein said computer system further comprises means for holding said item for pick-up

by said subscriber.

25. (Original) The computer system as recited in Claim 23 further comprising

shipping means for shipping said item to said subscriber.

26. (Original) The computer system as recited in Claim 23 wherein said input

means is also for receiving at said intermediary a post-delivery request from said

subscriber, said post-delivery request relating to said item, and wherein said computer

system further comprises means for handling said post-delivery request on behalf of

said subscriber.

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27. (Original) The computer system as recited in Claim 26 wherein said post-

delivery request is selected from the group consisting of a return request, a repair

request, an exchange request, a warranty submission request, and a rebate request.

28. (Original) The computer system as recited in Claim 21 wherein said

transaction is conducted over the Internet.

29. (Previously Presented) The method as recited in Claim 1 wherein said

transaction comprises purchasing an item.

30. (Previously Presented) The method as recited in Claim 2 wherein said

transaction comprises conducting a financial transaction.

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